

**ABSTRACT**

**"A transaction system"**

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**(Fig. 1)**

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A transaction system (10) in which a customer computer (12) can use a broker or host computer (14) in a communications network to obtain quotations for goods and services from merchant computers (12). The broker computer (14) carries out most of the transaction tasks on behalf of the customer. These can be conventional shopping for goods, factory procurement, wagering or even the reporting and retrieval of goods lost and/or found.

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